

(D) Doeke  
P. Romani

2005 SEP 19 AM 10 09

September 12, 2005

FDIC

San Francisco Regional Office, Director Johns F. Carter  
25 Jessie Street at Ecker Square Suite 2300  
San Francisco, CA 94105

Dear Mr. Carter:

This letter is a comment on the pending request by Wal Mart for FDIC insurance in Utah. I oppose the issuance of FDIC insurance to any commercial entity as a dangerous precedent. If banks are forced to compete against enormous retail establishments with the deep pockets like Wal Mart, it will eliminate the community banks.

Unlike other businesses, banking has significant barriers to entry and yet is extraordinarily important to consumers lives. If their bank uses backroom retail power to put other small banks out of business, it will be much more detrimental than when a large retail establishment puts a hardware store out of business.

In summary please maintain the long standing rule prohibiting the co-mingling of banking with commercial interests.

Sincerely,



Diane Harper